

## What is Claimed is:

- [c1] A method of authenticating the payee printed on a negotiable instrument, comprising the steps of:
- storing the identification information of the payee in a central computer system thereby creating stored identification information;
  - recalling said stored identification information; and
  - affixing said stored identification information on said negotiable instrument thereby creating affixed identification information.
- [c2] The method as claimed in Claim 1 further comprising the steps of:
- presenting said negotiable instrument for payment;
  - recalling said stored identification information; and
  - comparing said stored identification information with said affixed identification information.
- [c3] The method as claimed in Claim 1 wherein said identification information contains information to positively identify said payee.
- [c4] The method as claimed in Claim 1 wherein said identification information includes a digitized picture of said payee.
- [c5] The method as claimed in Claim 1 wherein said identification information includes biometric data of said payee.
- [c6] The method as claimed in Claim 1 wherein said affixed identification information contains machine-readable information.
- [c7] The method as claimed in Claim 5 wherein said machine-readable information is in magnetic ink character recognition fonts.
- [c8] The method as claimed in Claim 5 wherein said machine-readable information is in optical character recognition fonts.
- [c9] The method as claimed in Claim 5 wherein said machine-readable information is in bar coded fonts.
- [c10] The method as claimed in Claim 1 wherein said affixed identification

information further contains additional human-readable issuing bank identifying information selected from the group consisting essentially of icons, logos, telephone numbers, or web site addresses.

- [c11] The method as claimed in Claim 2 wherein the step of comparing said stored identification information with said affixed identification information comprises at least one telephone device, said telephone device being in operable connection to a communication network.
- [c12] The method as claimed in Claim 10 wherein said telephone device is an audio response activated device.
- [c13] The method as claimed in Claim 2 wherein the step of comparing said stored identification information with said affixed identification information comprises at least one scanner device, said scanner device being in operable connection to a communication network.
- [c14] The method as claimed in Claim 12 wherein said scanner device is a device selected from the group consisting essentially of a magnetic ink character recognition, a bar code font recognition, and optical character font recognition devices.
- [c15] The method as claimed in Claim 12 wherein said scanner device is further in operable connection with a terminal device.
- [c16] The method as claimed in Claim 13 wherein said terminal device is capable of transmitting and receiving data to and from the issuing bank check database.
- [c17] The method as claimed in Claim 12 wherein said scanner device includes an image capture device capable of generating, storing and transmitting digitized images of the bank check to a database.
- [c18] The method as claimed in Claim 13 further comprising a keyboard device, said keyboard device being in operable connection with said terminal and being capable of key entry initiation of computer commands to provide interactive electronic communication access.

[c19]

The method as claimed in Claim 13 further comprising a screen display device, said screen display device being in operable connection with said terminal and being capable of displaying images of said stored identification information.

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